

## PATENTS

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

## **INFORMATION DISCLOSURE STATEMENT**

Mail Stop Patent Application  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

April 21, 2004

Sir:

The citation of information on the attached Form PTO-1449, "List of Art Cited by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98. Specifically, the attached PTO-1449 forms list the references that were cited in the parent application of U.S. Serial No. 10/409,647. The present application claims priority to parent application under 35 U.S.C. 120 and therefore, copies of the references are not necessary in accordance with 37 C.F.R. § 1.98(d).

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,

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K&S Docket: 06937.105006

I hereby certify that this correspondence is being deposited with the United States Postal Service as Express Mail No. EV 371442804 US in an envelope addressed to: Commissioner for Patents, Mail Stop Patent Application, P.O. Box 1450, Alexandria, VA 22313-1450, on April 21, 2004.

~~Steven P. Wigmore, Reg. No. 40.447~~

## LIST OF INFORMATION DISCLOSED BY APPLICANT

*(Use several sheets if necessary)*

ATTY. DOCKET NO.	SERIAL NO.	FILING DATE
06937.105006	Unassigned	April 21, 2004
APPLICANT		GROUP
Marianne Painter et al.		3623

### U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
AA	4,346,442	08/24/82	Musmanno			
AB	5,535,407	07/09/96	Yanagawa et al.			
AC	5,701,451	12/23/97	Rogers et al.			
AD	5,706,434	01/06/98	Kremen et al.			
AE	5,708,825	01/13/98	Sotomayor			
AF	5,794,207	08/98	Walker et al.			
AG	5,845,265	12/98	Woolston			
AH	5,870,721	02/99	Norris			
AI	5,878,403	03/99	DeFrancesco et al.			
AJ	5,966,699	10/99	Zandi			
AK	5,995,947	11/99	Fraser et al.			

### FOREIGN PATENT DOCUMENTS

				NAME	TRANSLATION
					YES      NO.
AL	WO 99/59084	11/99		Lebda, et al.	
AM					
AN					
AO					

### OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

AP	"IMX® Exchange: The 'Stock Market' of The Mortgage Industry" <a href="http://www3.imxexchange.com/about/press/00-01025.html">http://www3.imxexchange.com/about/press/00-01025.html</a> ; Jan. 25, 2000
AR	

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	BA	5,797,133	08/18/98	Jones et al.			
	BB	5,754,850	05/19/98	Janssen			
	BC	5,907,828	5/99	Meyer, et al.			
	BD	5,924,082	07/99	Silverman et al.			
	BE	5,930,776	07/99	Dykstra, et al.			
	BF	5,940,812	08/99	Tengel, et al.			
	BG	6,014,645	01/11/00	Cunningham			
	BH	6,064,986	05/00	Edelman			
	BI	6,049,784	04/00	Weatherly et al.			
	BJ	6,029,149	02/00	Dykstra, et al.			
	BK						

### FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION	
						YES	NO.
	BL						
	BM						
	BN						
	BO						

### OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

BP	
BR	

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	CA	6,324,524	11/27/01	Lent et al.			
	CB	5,940,811	08/17/99	Norris			
	CC	4,736,294	04/05/88	Gill et al.			
	CD	5,231,571	07/27/93	D'Agostino			
	CE	5,375,055	12/20/94	Togher et al.			
	CF	5,383,113	01/17/95	Kight et al.			
	CG	5,659,731	08/19/97	Gustafson			
	CH	5,696,907	12/09/97	Tom			
	CI	5,699,527	12/16/97	Davidson			
	CJ	5,136,501	08/04/92	Silverman et al.			
	CK						

### FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION YES NO.	
	CL	JP7121621	05/12/95	Japan	Maruyama Akishi (Abstract)	<input checked="" type="checkbox"/>	
	CM	EP0512702	11/11/92	EP	William Donner	<input checked="" type="checkbox"/>	
	CN						
	CO						

### OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

CP		"NextCard Awarded Patent Covering Multiple On-Line Offers of Credit and Real-Time Balance Transfers", December 13, 2001, NextCard, Inc., 2 pgs.
CR		Duclaux, Denise, "A Check for \$5,000, in Ten Minutes", August, 1995, American Bankers Association, pg. 45.

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	DA	6,208,979	03/27/01	Sinclair			
	DB	5,809,484	09/15/98	Mottola et al.			
	DC	5,774,883	06/30/98	Andersen et al.			
	DD	6,385,594	05/07/02	Lebda et al.			
	DE	6,505,176	01/07/03	DeFrancesco, Jr. et al.			
	DF	6,105,007	08/15/00	Norris			

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DI		Block, Valerie, "Network Assembles Card Issuers at an Internet Site", October 13, 1995, American Banker, Inc., pg. 11.
DJ		"World Wide Web Enhances Customers", Cards International, November 9, 1995, 3 pgs.
DK		"How to Find a Loan, Get Credit or Any Other Kind of Financing Now up on World Wide Web Site", August 17, 1995, Apt Data Services (UK), 1 pg.
DL		"Internet Car Loans", February 19, 1996, Vol. 1, Issue 4, Phillips Publishing International, 1 pg.
DM		Gold, Steve, Newsbytes, "Major UK Credit Card Issuer Links Over Internet", January 17, 1995, The Gal Group. 2 pgs.
DN		Desmond, Paul, "Nissan Layers New Applications on Net: Automaker Builds on Packet Net to Give Buyers Faster Credit Approval, Offer New Tools for Dealers", Network World, Vol. 8, N. 25, p. 17(2), June 24, 1991, 1 pg. abstract.
DO		Sugawara, Sandra, "Stocking Up at the ATM; Citibank Machines to Allow Customer to Trade Shares", The Washington Post, October 6, 1994, 2 pgs.
DP		Neural Networks: "A Logical Progression in Credit and Marketing Decisions Systems", Credit World, Mar/Apr 93, Vol. 81, Issue 4, p. 26, 8 p. 2 charts 4 diagrams 1 graph, 14 pg. abstract.

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Marianne Painter et al.		3623	

**OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)**

EA		“Anacomp Announces Loan Processing System”, © 1986 Bank Administration Institute © 1999 Lexis-Nexis Academic Universe, 1 p.
EB		“Bye bye paper”, © 1990 American Bankers Association, ABA Banking Journal © 1999 Lexis-Nexis Academic Universe, 2 pgs.
EC		Campbell, M., “Computer Help for Insurance Agencies”, PC Magazine, v3, n25, p. 301-303, December 25, 1984, Dialogue ® Computer Database™, ISSN: 0888-8507, 3 pgs.
ED		Dixon, Lang, “Automation at the point of sale. (insurance agents), Best’s Review – Life-Health Insurance Edition, v84, p62, May 1983, Dialogue ®, ISSN:0005-9706, 3 pgs.
EE		“Instant Loan Approval System Now Available to Small and Mid-sized Financial Institutions”, American Management Systems Incorporated, Oct. 13, 1998.
EF		Lawrence, Jeannette “Jet”, “Untangling Neural Nets (When is one model better than another?)”, Dr. Dobbs Journal DDJ © Miller Freeman, Inc., April 1990, SPI Database of Software Technologies © 1995-1998 Software Patent Institute, 3 pgs.
EG		“Malone Introduces Innovative Banking Services”, PR Newswire, June 8, 1998, 2 pgs.
EH		“MortgageWare Resource Guide, Release 5.4d, November 1992, Intelinq Software Corporation, 13 pgs.
EI		“New Paradigms in Retail Banking, The RDS Report on the Future of Retail Banking Delivery”, Bank Administration Institute, First Manhattan Consulting Group, 1993, 91 pgs.
EJ		“New Ways to Automate Auto Loan Process”, Automation Ideas, Vol. 5, No. 30, July 31, 1995 © 1995 American Banker-Bond buyer © 1999 Lexis-Nexis Academic Universe, 2 pgs.
EK		Radding, Alan, “A View of Technology in '92.” Bank Management, January 1992, Vol. 68, No. 1, ISSN: 0024-9823, © Bank Administration Institute 1991, 10 pgs.
EL		Read, Richard, “Crossing the track to success”, Euromoney, June 1988, p.177, ISSN 0014-2433, © 1997 Info Access Co. 8 pgs.
EM		Rich, Jason R., “Software”, Mortgage Banking, August 1990 v50 n11 p67, © Mortgage Bankers Association of America 1990, 5 pgs.
EN		“PEP+ - Paperless Entry Processing Plus (513881), CheckFree Corp, © 1997-1999 The Dialog Corporation, 2 pgs.
EO		Sichelman, Lew, “The Instant Mortgage”, United States Banker, February 1998, National Edition, Housing p. 68, ©1988 Faulkner & Gray, © 1999 Lexis-Nexis, 2 pgs.

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FORM PTO-1449, Adapted

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